(घ) बैंक ने प्रस्तावों का बारीकी से मूल्यांकन, प्रवर्तक के ट्रक रिकार्ड की गहराई से जांच, बैंक द्वारा निर्धारित शर्तों की कड़ाई से पालना और ऐसे खातों के प्रूफ्लन को रोकने के लिए बारीकी से मानीटरिंग तथा पर्यवेक्षण जैसे विभिन्न उपाय किए हैं ।

Turnover of co-operative Banks in Andhra Pradesh and Maharashtra

*230. SHRI V. HANUMANTHA RAO:

DR. SHRIKANT RAMCHANDRA JICHKAR:

Will the Minister of FINANCE be pleased to state:

(a) what is the total turnover of co-operative banks in Andhra Pradesh and Maharashtra for the last three years;

(b) what effect have the economic reforms had on the cooperative banks in these States; and

(c) whether there are any proposals for making regulatory changes on the working of cooperative banks in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED): (a) National Bank for Agriculture & Rural Development (NABARD) has reported that the total disbursements of cooperative banks in Andhra Pradesh and in Maharashtra for the last three years i.e. 1989-90 to 1991-92 (latest available) were as under:—

(Rs. in lakhs)

Year	Andhra Pradesh	Maharashta
1989-90 . . .	47748	326997
1990-91 . . .	69735	388472
1991-92 . . .	50728	389919 (provisional)

(b) No ingredient of the economic reforms programme is likely to have an adverse impact on the working of cooperative banks.

(c) No, Sir.

Eminent personalities associated with banking companies

*231. CHOWDHRY HARI SINGH:
SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have decided to remove the bar on associating well-known and eminent private persons with public sector banking companies;

(b) if so, what steps have been taken in that direction; and

(c) the details of such eminent personalities since associated with banking companies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED): (a) to (c) There is no bar on associating private persons with public sector banks. As per the provisions of the State Bank of India Act, 1955 and the Banking Companies (Acquisition and Transfer of Undertakings) Acts, 1970 and 1980, private persons may be appointed as part-time non official directors on the Boards of these banks subject to their fulfilling the criteria prescribed thereunder. As regards whole-time directors, while there is no bar on selection of private persons, appointments are generally made from among the eligible executives in the financial system.

At present there is one non-official director on the Central Board of State Bank of India and 85 non-official directors on the Boards of nationalised banks.